

# COMMISSIONER OF SECURITIES & INSURANCE

MONICA J. LINDEEN  
COMMISSIONER



OFFICE OF THE  
MONTANA STATE AUDITOR

## Insure Montana Closure Information

Prepared February 3, 2016

### January 25, 2016 Budget Update

Benefits Budget: \$1,784,267

Personal Services: \$71,516

Operating: \$58,175

### 2015 Tax Credits

- 396 businesses were issued a tax credit for the 2015 calendar year.
- \$2,091,167.64 in tax credits were issued

### 2015 Purchasing Pool

- 490 businesses and 1409 employees received subsidies
- \$2,446,162.25 was paid in purchasing pool payments from July – December 2015

### Letters Sent

- May 2015 letter notify of the program closures to business owners, employees, and people on the waiting list
- October 13, 2015 letter to employee and employer regarding coverage options and deadlines
- November 19, 2015 letter on tax credit submittal letters
- December 17, 2015 letter to employee and employer to remind of program closure
- January 4, 2016 final notice for tax credits submittals for 2015
- January 19, 2016 tax credits mailed
- January 20, 2016 letter from Commissioner Lindeen thanking them for being a part of the program
- February 2, 2016 survey emailed out to determine where participants landed with insurance coverage after program closure.

*Insure Montana is down to one employee and her last day is Friday, February 5.*

## Parvey-Connors, Laura

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**From:** Litschauer, Staci  
**Sent:** Monday, January 25, 2016 11:57 AM  
**To:** Little, Renee  
**Cc:** Herold, Janet  
**Subject:** RE: 2015 Tax Credit

Renee,

The balance in the benefits budget is \$1,784,267. There is a little budget in the personal services and operating categories as well:

Personal services: \$71,516  
Operating: \$58,175

We can use any remaining money toward the tax credit payments but we won't know the balances until the program winds down. If there are no operating costs, we can use that money right away but we should be cautious with the personal services until the end of the fiscal year.

But we have a good bit of cash in the RSR account. I think we can use that for tax credit payments but I would appreciate your input on that as well.

Thanks.

Staci

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**From:** Little, Renee  
**Sent:** Monday, January 25, 2016 10:22 AM  
**To:** Litschauer, Staci <[SLitschauer@mt.gov](mailto:SLitschauer@mt.gov)>  
**Cc:** Herold, Janet <[JHerold2@mt.gov](mailto:JHerold2@mt.gov)>  
**Subject:** 2015 Tax Credit

*Here is the 2015 Tax Credit file, the total amount was \$2,146,595.64.*

*There were no further payment files issued for the Purchasing Pool program, so I believe we have all of the correct files out in the J: drive.*

*Can you please give me an update on our budget balances sometime this week.*

*If you have any questions or concerns please let me know. As it stands now Stephanie's last day is scheduled for next Friday, so if we need clarification on anything Tax Credit, we need to pick her brain now. ☺*

## Renee Little

Insure Montana, Program Manager  
Compliance Specialist, Policyholder Services  
Office of the Commissioner of Securities and Insurance  
Montana State Auditor  
840 Helena Ave  
Helena, MT 59601  
1-800-332-6148 ext 2810

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## 2015 Tax Credit

Started with 440 Active/Eligible

They reported through the online verification process their 2015 group health insurance policy details.

26 were cancelled because they didn't have qualifying group health plans

3 ineligible number of employees – either groups of 1 or over 9 eligible

2 were closed because their either sold or closed their businesses

1 was closed because they had an eligible employee that earned over \$75,000 in wages in the prior year.

12 were closed and not eligible because they did not complete the online verification process. All businesses were contacted with a series of letters and the Insure Montana staff contacted each group with a phone call and left voicemails when they were able to.

396 businesses were issued a tax credit for calendar year 2015

Total amount of the 2015 tax credits issued was - \$2,091,167.64

## Purchasing Pool

490 businesses and 1409 employees received subsidies through December 2015.

May XX, 2015

FIRST LAST  
ADDRESS  
CITY STATE ZIP

Dear FIRST LAST Business Owner,

It is with great disappointment that I write to confirm that the Insure Montana program will end on December 31, 2015. For the last decade, Montana's small business owners have been lining up to utilize this popular program which makes health insurance for their employees more affordable. My office went to the legislative session with a Montana solution to secure the future of this program, and it passed the legislature with strong bipartisan support. Unfortunately, it was vetoed by Governor Bullock and we are unable to override the veto due to the timing of the action during the legislature's early adjournment.

In his veto message, Governor Bullock said SB99 costs too much and covers too few people. I don't agree with that analysis. Those covered under the program receive a smaller subsidy than either Medicaid or the Federally Facilitated Marketplace. Insure Montana is a good deal for Montanans.

I recognize this transition may be difficult for your business, but please know that CSI is here to assist you to ensure your transition to different coverage will be as smooth as possible.

Enclosed, you will find fact sheets which address many of the questions that businesses and their employees have asked our office regarding this transition. You will also find information on the Small Business Health Options Program (SHOP) Marketplace, information on individual health insurance, and information for businesses that are unsure whether or not to continue coverage. I have also sent a similar letter and fact sheets to employees who received assistance under Insure Montana. The following are resources you can utilize in your decision making process with regard to offering health insurance to your employees.

- [MontanaHealthAnswers.com](http://MontanaHealthAnswers.com) – CSI's website with explanations about health insurance options for individuals and small businesses, and health insurance shopping tools;
- [SBA.gov/Healthcare](http://SBA.gov/Healthcare) – Information and webinars for small businesses on the requirements of the Affordable Care Act;
- [Healthcare.gov/small-businesses](http://Healthcare.gov/small-businesses) – SHOP Marketplace; and
- Your local certified exchange producer (insurance agent) – you can find a list of these folks on [MontanaHealthAnswers.com](http://MontanaHealthAnswers.com).

Thank you for your understanding and patience during this difficult period of change. I'll continue working to promote affordable policies to ensure your business and employees have access to affordable health care.

Sincerely,



Monica J. Lindeen  
Commissioner of Securities and Insurance  
Office of the Montana State Auditor

May XX, 2015

FIRST LAST  
ADDRESS  
CITY STATE ZIP

Dear FIRST LAST Employee,

It is with great disappointment that I write to confirm that the Insure Montana program will end on December 31, 2015. For the last decade, Montana's small business owners have been lining up to utilize this popular program which makes health insurance for their employees more affordable. My office went to the legislative session with a Montana solution to secure the future of this program, and it passed the legislature with strong bipartisan support. Unfortunately, it was vetoed by Governor Bullock and we are unable to override the veto due to the timing of the action during the legislature's early adjournment.

In his veto message, Governor Bullock said SB99 costs too much and covers too few people. I don't agree with that analysis. Those covered under the program receive a smaller subsidy than either Medicaid or the Federally Facilitated Marketplace. Insure Montana is a good deal for Montanans.

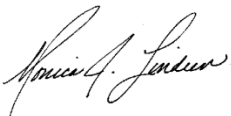
I recognize this transition may be difficult for your family and your employer will be making difficult coverage decisions. Please know that CSI is here to assist you to ensure that your transition to different coverage will be as smooth as possible.

Enclosed, you will find two fact sheets: one which addresses many of the questions that businesses and their employees have asked our office regarding this transition and another which will give you an overview of the individual health insurance Marketplace, [healthcare.gov](http://healthcare.gov). The following are a few resources available to you to utilize in your decision making process for future coverage:

- [MontanaHealthAnswers.com](http://MontanaHealthAnswers.com) – CSI's website with explanations about health insurance options for individuals and small businesses, and health insurance shopping tools; and
- [Healthcare.gov](http://Healthcare.gov) – Federally Facilitated Marketplace where you can purchase or learn more about individual health insurance coverage.

Thank you for your understanding and patience during this difficult period of change. I'll continue working to promote affordable policies to ensure all Montanans have access to affordable health care.

Sincerely,



Monica J. Lindeen  
Commissioner of Securities and Insurance  
Office of the Montana State Auditor

May XX, 2015

FIRST LAST  
ADDRESS  
CITY STATE ZIP

Dear FIRST LAST Waiting List employer,

It is with great disappointment that I write to confirm that the Insure Montana program will end on December 31, 2015. For the last decade, Montana's small business owners have been lining up to utilize this popular program which makes health insurance for their employees more affordable. My office went to the legislative session with a Montana solution to secure the future of this program, and it passed the legislature with strong bipartisan support. Unfortunately, it was vetoed by Governor Bullock and we are unable to override the veto due to the timing of the action during the legislature's early adjournment.

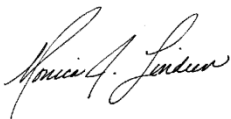
In his veto message, Governor Bullock said SB99 costs too much and covers too few people. I don't agree with that analysis. Those covered under the program receive a smaller subsidy than either Medicaid or the Federally Facilitated Marketplace. Insure Montana is a good deal for Montanans.

As a business on the Insure Montana waiting list, I wanted to let you know that the program will not continue so that you can make future coverage plans. Enclosed is the official notification that the waiting list is closed and will no longer be accepting new applications. Please know that CSI is still here to answer your health insurance questions so that you can make the best decisions possible for your business and employees. The following are resources you can utilize in your decision making process with regard to offering health insurance to your employees.

- [MontanaHealthAnswers.com](http://MontanaHealthAnswers.com) – CSI's website with explanations about health insurance options for individuals and small businesses, and health insurance shopping tools;
- [SBA.gov/Healthcare](http://SBA.gov/Healthcare) – Information and webinars for small businesses on the requirements of the Affordable Care Act;
- [Healthcare.gov/small-businesses](http://Healthcare.gov/small-businesses) – SHOP Marketplace; and
- Your local certified exchange producer (insurance agent) – you can find a list of these on [MontanaHealthAnswers.com](http://MontanaHealthAnswers.com).

Thank you for your understanding and patience. I'll continue working to promote affordable policies to ensure all Montanans have access to affordable health care.

Sincerely,



Monica J. Lindeen  
Commissioner of Securities and Insurance  
Office of the Montana State Auditor

October 13, 2015

Name  
Address  
City, State Zip

Dear Name,

As you may already be aware, the 2015 Montana legislature did not provide the funding to continue the Insure Montana program. This notice is to inform you of important dates in regards to your health insurance coverage for the 2016 calendar period.

November 2015 subsidies will be issued on or around October 27, 2015. December 2015 subsidies will be issued on or around November 25, 2015, then there will be no further subsidies issued. The Insure Montana subsidy program will end effective December 31, 2015.

The open enrollment period for the individual marketplace is November 1, 2015 – December 15, 2015 for a policy that would be in effect as of January 1, 2016, so **please discuss your options for health insurance with your group leader immediately.**

For more information please visit the Insure Montana website at [www.insuremontana.org](http://www.insuremontana.org) and see the 'Program Closure' tab.

Sincerely,

*Renee Little*

Renee Little  
Insure Montana Program Manager  
Commissioner of Securities and Insurance  
Office of the Montana State Auditor  
840 Helena Ave  
Helena, MT 59601



December 17, 2015

«Business\_Name»  
«Business\_Address»  
«City», «State», «Zip»

Dear Group Leader,

As a follow-up to our previous notice, please be aware of the important dates for you and your employees in regard to your health insurance coverage for the 2016 calendar year. In the previous notice, we stated the 2015 Montana Legislature did not provide funding to continue the Insure Montana Program, but that was incorrect. The Legislature supported our office's efforts and passed legislation to continue the program, but the Governor vetoed it. We continue to be committed to you and assisting you with your transition, which is why we are sending this additional and final notice.

As we previously noted, the Insure Montana subsidy program will end effective December 31, 2015. You should have already received your December subsidy.

Insure Montana encourages you to contact your group health insurance agent immediately and discuss the options that are available for you and your employees for 2016. If you do not have a group health insurance agent, please contact your insurance carrier and they can assist you.

Please be aware that open enrollment for the Individual Market place is from November 1, 2015 thru December 15, 2015 to have a policy effective date of January 1, 2016, so it is imperative to make decisions early in the process for the 2016 calendar year.

Here are some links to some valuable resources in making your decisions for 2016:

[www.healthcare.gov/small-businesses/](http://www.healthcare.gov/small-businesses/) - will provide information regarding the SHOP  
[www.healthcare.gov/get-coverage/](http://www.healthcare.gov/get-coverage/) - will provide information on the Individual Marketplace  
[www.covermt.org](http://www.covermt.org) – will provide helpful information regarding health insurance products.  
[www.montanahealthanswers.com](http://www.montanahealthanswers.com) – will provide useful information regarding health insurance, licensed agents, and navigator information.

Sincerely,

Renee Little  
Insure Montana – Program Manager  
Office of the Commissioner of Securities and Insurance  
Montana State Auditor  
840 Helena Ave  
Helena, MT 59601  
1-800-332-6148

December 17, 2015

«Employee\_Name»  
«Business\_Address»  
«City», «State» «Zip»

Dear «Employee\_Name»

As a follow-up to our previous notice, please be aware of the important dates for you and your employees in regard to your health insurance coverage for the 2016 calendar year. In the previous notice, we stated the 2015 Montana Legislature did not provide funding to continue the Insure Montana Program, but that was incorrect. The Legislature supported our office's efforts and passed legislation to continue the program, but the Governor vetoed it. We continue to be committed to you and assisting you with your transition, which is why we are sending this additional and final notice.

As we previously noted, the Insure Montana subsidy program will end effective December 31, 2015. You should have already received your December subsidy.

Insure Montana encourages you to contact your group leader immediately and discuss the options that are available to you for 2016.

Please be aware that open enrollment for the Individual Market place is from November 1, 2015 thru December 15, 2015 to have a policy effective date of January 1, 2016, so it is imperative to make decisions early in the process for the 2016 calendar year.

Here are some links to some valuable resources in making your decisions for 2016:

[www.healthcare.gov/small-businesses/](http://www.healthcare.gov/small-businesses/) - will provide information regarding the SHOP  
[www.healthcare.gov/get-coverage/](http://www.healthcare.gov/get-coverage/) - will provide information on the Individual Marketplace  
[www.covermt.org](http://www.covermt.org) – will provide helpful information regarding health insurance products.  
[www.montanahealthanswers.com](http://www.montanahealthanswers.com) – will provide useful information regarding health insurance, licensed agents, and navigator information.

Sincerely,

Renee Little  
Insure Montana – Program Manager  
Office of the Commissioner of Securities and Insurance  
Montana State Auditor  
840 Helena Ave  
Helena, MT 59601  
1-800-332-6148

January 20, 2016

«Business\_Name»  
«Business\_Address»  
«City», «State» «Zip»

Dear Group Leader,

Thank you for your participation in the Insure Montana program.

For the last decade, the Insure Montana program has helped provide affordable health insurance benefits to small business owners and employees in our state. It's with deep sadness that we saw the program come to an end on December 31, 2015.

At the height of the program, on a shoe string budget and a commitment to help Montana businesses, we had 6 employees in our office helping administer the tax credit and purchasing pool program. The Insure Montana program helped more than 1500 businesses and helped deliver benefits to more than 8000 individuals. We were able to accomplish these results by having great partners like you.

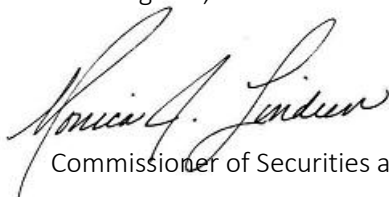
My office was committed to continuing the Insure Montana program and we went to the 2015 legislative session with a Montana solution to secure funding for the future of this program. Unfortunately, our efforts were not successful.

We will be sending out a survey via email in the near future in an effort to monitor the impacts of closing down the program. If you would please take the time to complete the survey to help us gather the information, I would be most grateful.

I realize that the transition away from the program was difficult and hope that you were able to find a new solution for health insurance coverage.

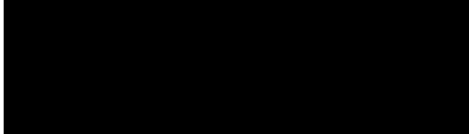
Thank you for being a part of the Insure Montana program and please let us know if we can continue to assist you with your health insurance needs.

Best Regards,

A handwritten signature in black ink, reading "Monica A. Lindner". The signature is written in a cursive style with a large initial 'M'.

Commissioner of Securities and Insurance

January 19, 2016



Dear [REDACTED]

Your business has been determined to be eligible for an Insure Montana tax credit for 2015 based on the information you have provided to this office. Please present the 2015 tax credit certificate below with your state income tax return.

Please review the program's change reporting requirements listed on the back of this notice.

If you have any questions or feel that this information is incorrect, please contact Insure Montana Tax Credit Specialist at (800) 332-6148 or (406) 444-3491.

Sincerely,

Insure Montana Staff  
Commissioner of Securities and Insurance  
Office of the State Auditor

*LEGAL BASIS FOR THIS ACTION: MCA 33-22-2006 33-22-2007 AND 33-22-2008*

January 19, 2016

## INSURE MONTANA CERTIFICATE

8442

**2015 Tax Credit Amount :\$5,468.40**

Tax ID #:

*Eligible tax credit participant*

A handwritten signature in cursive script that reads "Monica J. Lindeen".

Monica J. Lindeen  
Commissioner of Securities & Insurance  
Office of the State Auditor

November 19, 2015

Dear

The Insure Montana program requires businesses to complete and submit an online revision process in order to determine the 2015 tax credit. Businesses are required to complete the online process and submit a copy of its most recent health insurance bill. The Insure Montana staff recently mailed your business a letter detailing the online process.

The online process has not been completed by your business. You must complete this online process in order to receive the full or partial tax credit for 2015. Please submit the online application and submit a copy of the business' most recent health insurance bill by **December 31, 2015**.

As a reminder, the Insure Montana program is only funded through December 31, 2015. The tax credit for 2015 will be your last tax credit from the Insure Montana program. As of December 31, 2015, the Insure Montana program in its entirety will end and future tax credits will cease.

The online process must be completed electronically by first entering the State of Montana ePass system at <https://app.mt.gov/epass/epass>. At this site you will need to enter a 'User Name' and 'Password' and select 'Log In' if you have an existing ePass account. This 'User Name' and 'Password' are set by you and are not necessarily the same as the login ID and password provided below. If you do not currently have an ePass account you will need to select 'Create an Account' and follow the instructions for creating a new account. After you have created an account and are logged into ePass you must then select 'Insure Montana Renewals' from the list of possible services on the right side of the window. If you have trouble logging into ePass, please contact them directly at (406) 449-3468 Ext. 0.

Once you have logged in through ePass and have selected the Insure Montana program, you can access your business application by entering your unique login ID of IM50483. The secure password is IMXXXX. The XXXX should be replaced with the last four digits of either your Federal Tax ID for the business or your Social Security number.

In addition to completing an online revision, your business must also submit a copy of its most recent health insurance bill to the Insure Montana office by mail to: 840 Helena Ave, Helena, MT 59601, fax to 406-444-3435, or email it to [InsureMT@mt.gov](mailto:InsureMT@mt.gov).

**Failure to complete the online revision process by December 31, 2015 and submit a copy of the business' most recent health insurance bill will result in ineligibility for a 2015 tax credit.** If you have any questions or feel that this information is incorrect, please contact the Insure Montana Tax Credit Specialist at (800) 332-6148 or (406) 444-3491.

Sincerely,

Insure Montana Staff  
Office of the Commissioner of Securities and Insurance  
Montana State Auditor

*LEGAL BASIS FOR THIS ACTION: MCA 33-22-2007 AND 33-22-2008*

January 04, 2016

Dear ,

Montana Code (MCA 33-22-2008) requires businesses participating in the Insure Montana program complete an online revision process. Businesses are also required to submit a copy of its most recent health insurance bill. The revision process will determine the business' eligibility for a tax credit amount from the Insure Montana program. The Insure Montana staff recently provided your business with the revision process.

**Your business has failed to complete the revision process; therefore, your business is ineligible for a 2015 tax credit.**

If you have any questions or feel that this information is incorrect, please contact the Insure Montana Tax Credit Specialist at (800) 332-6148 or (406) 444-3491.

Sincerely,  
Insure Montana Staff  
Office of the Commissioner of Securities & Insurance  
Montana State Auditor

*LEGAL BASIS FOR THIS ACTION: MCA 33-22-2008*

*FAIR HEARING RIGHTS: IF YOU DISAGREE WITH ANY ACTION TAKEN BY THE INSURE MONTANA PROGRAM YOU HAVE THE RIGHT TO FILE FOR A FAIR HEARING. FAIR HEARING REQUESTS MUST BE SUBMITTED IN WRITING TO THE STATE AUDITOR'S OFFICE AT 840 HELENA AVENUE, HELENA, MT 59601*

## Insure Montana - Employer Coverage

Thank you for participating in the Insure Montana program. We are collecting information about the health care decisions you made as an employer as a result of the program ending. Thank you for your attention and participation.

\* 1. Which Insure Montana Program did your business participate in?

- Purchasing Pool - Monthly cash subsidy payment program
- Tax Credit Program - Annual refundable tax credit program

2. If you were a business owner participating in the Insure Montana Refundable Tax Credit Program, were you eligible for the federal SHOP tax credit in addition to Insure Montana?

- Yes
- No
- I don't know
- N/A

3. If you were a business owner participating in the Insure Montana Refundable Tax Credit Program, please check all that apply:

- The tax credit provided enough incentive for me to pay all the premiums for my employees
- The tax credit provided enough incentive for me to pay all the premiums for my employees' family
- The state refundable tax credit did not provide enough incentive for me to pay all premiums for my employees, and they paid a portion out-of-pocket
- The state refundable tax credit did not provide enough incentive for me to pay all premiums for my employees' family, and they paid a portion out-of-pocket
- N/A
- Other (please specify)

\* 4. Did your business offer group health insurance coverage in 2016?

- Yes
- No

5. If you did not offer coverage, why not? Please check all that apply:

- Coverage was too expensive for my business
- The coverage I could offer was not affordable for my employees
- I provided other benefits or incentives for my employees
- N/A
- Other (please specify)

6. If your business chose to offer coverage, how did you purchase it:

- Renewed on the same group health plan off of the SHOP Marketplace
- Purchased a new group plan off of the SHOP Marketplace
- Purchased a group plan through the SHOP Marketplace
- Other (please specify)

7. If you are offering health insurance to your employees, what was the overall financial impact on losing the Insure Montana program to your business?

- About the same: minimal change to the employer contribution or employee premiums
- Less affordable: the business increased the employer contribution amount toward the employee premiums to help maintain affordability for the employees
- Less affordable: the business did not increase the the employer contribution amount toward the employee premiums.
- More affordable: the business is now offering group health plan that is more affordable than the options provided with the subsidy or tax credit provided by the Insure Montana program
- N/A
- Other (please specify)



8. If you have purchased a group health insurance plan for 2016, which insurance carrier did you choose?

- Blue Cross Blue Shield
- PacificSource Healthcare
- Montana Co-op
- N/A
- Other (please specify)

\* 9. How was your experience being a participant of the Insure Montana program

- Excellent
- Above Average
- Below Average
- Poor

10. Any additional comments on the Insure Montana program or your current health coverage?

11. If you would like to be contacted, please provide your contact information:

Name

Business

Phone

Email

## Insure Montana - Employee Coverage

Thank you for participating in the Insure Montana program. We are collecting information about the health care decisions you made as an employee as a result of the program ending. Thank you for your attention and participation.

\* 1. Do you currently have health insurance coverage?

Yes

No

\* 2. Did your employer offer health insurance in 2016?

Yes

No

3. If you have health care coverage, how did you get it?

My employer

My spouse's employer

Through healthcare.gov (The Marketplace)

Outside of healthcare.gov (The Marketplace)

Montana Medicaid

Medicare

I don't have coverage

Other (please specify)

4. If you do not have health care coverage, why not?

I couldn't afford the coverage options

I chose not to purchase coverage

I have coverage

Other (please specify)

5. Compared to your coverage under Insure Montana, is your current coverage:

- More affordable
- Less affordable
- About the same
- I do not currently have coverage
- Other (please specify)

\* 6. Do you or any of your family members qualify for one or more of the following? Please check all that apply.

- A federal tax credit/subsidy
- Medicare
- Montana Medicaid
- Healthy Montana Kids
- Coverage through a spouse
- Coverage through my employer
- N/A
- Other (please specify)

7. If you purchased insurance on your own, did any of the following assist you in finding coverage? Please check all that apply.

- Navigator
- Certified Exchange Producer (Agent)
- Certified Application Counselor
- Enrolled in coverage on my own
- N/A
- Other (please specify)

8. If you purchased an individual health insurance plan for 2016, which insurance carrier did you choose?

- Blue Cross Blue Shield
- PacificSource Healthcare
- Montana Co-op
- N/A
- Other (please specify)

\* 9. How was your experience being a participant of the Insure Montana program?

- Excellent
- Above Average
- Below Average
- Poor

10. Any additional comments on Insure Montana or your health coverage?

11. If you would like to be contacted about your survey responses, please provide your contact information:

Name

Phone

Email